



Order Filed on August 11, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**
Caption in compliance with D.N.J. LBR 9004-1(b)

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FSB, as Owner Trustee of the Residential Credit
Opportunities Trust V-D*

In Re:

Sarah L. Huntley,

Debtor.

Chapter: 13

Case No. 19-12685 (JNP)

Hearing: July 28, 2020

Recommended Local Form

☐ Followed

☒ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 11, 2020

A handwritten signature in black ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D

Applicant's Counsel Angela C. Pattison, Esq.

Property Involved ("Collateral"): 32 Hyacinth Lane, Winslow Township, New Jersey

Relief sought:

- ☒ Creditor's Certification of Default
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 1 monthly payment for July 1, 2020 in the amount of \$699.79.
 - Less Suspense Balance of \$464.50.
- Total Arrearages Due \$235.29.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on August 1, 2020, regular post-petition monthly mortgage payments shall continue to be made in the amount of \$699.79 or pursuant to any future Notice of Payment Change duly filed by Secured Creditor.
- Debtor shall make an immediate payment in the amount of \$235.29 no later than September 15, 2020.

3. All payments to the Secured Creditor shall be made to the following address:

FCI Lender Services, Inc.
P.O. Box 28720
Anaheim Hills, CA 92809

4. In the event of Default:

☒ In the event Debtor fails to make the immediate payment when due or the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorney's fees of \$200.00.

The fee is payable through the Chapter 13 Plan.